



Mpesa Deposit :Paybill 862862
A/c : Your Bank account number

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES

		31-03-2015	31-12-2015	31-03-2016			III OTHER DISCLOSURES			31-03-2015	31-12-2015	31-03-2016	
		Shs 000	Shs 000	Shs 000				Shs 000	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000
		(Unaudited)	(Audited)	(Unaudited)				(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)
I STATEMENT OF FINANCIAL POSITION					II STATEMENT OF COMPREHENSIVE INCOME								
A ASSETS					1.0 INTEREST INCOME				1.0 NON-PERFORMING LOANS AND ADVANCES				
1 Cash (both Local & Foreign)		280,733	286,342	268,657	1.1 Loans and advances	274,783	1,235,804	332,691	(a) Gross Non-performing loans and advances	580,475	732,580	908,999	
2 Balances due from Central Bank of Kenya		475,830	732,220	761,396	1.2 Government securities	49,049	198,697	45,652	(b) Less Interest in Suspense	73,342	94,990	115,774	
3 Kenya Government and other securities held for dealing purposes		-	-	-	1.3 Deposits and placements with banking institutions	5,022	10,856	2,888	(c) Total Non-Performing Loans and Advances (a-b)	507,133	637,590	793,225	
4 Financial assets at fair value through profit and loss		-	-	-	1.4 Other Interest Income	-	-	-	(d) Less Loan Loss Provision	316,460	439,211	439,211	
5 Investment Securities		-	-	-	1.5 Total interest income	328,854	1,445,357	381,231	(e) Net Non-Performing Loans and Advances (c-d)	190,673	198,379	354,014	
a) Held to Maturity		2,297,030	2,118,500	1,979,228	2.0 INTEREST EXPENSE				(f) Discounted Value of Securities	190,673	198,379	354,014	
a. Kenya Government Securities		2,147,030	2,118,500	1,979,228	2.1 Customer deposits	125,781	526,939	165,689	(g) Net NPLs Exposure (e-f)	-	-	-	
b. Other Securities		150,000	-	-	2.2 Deposits and placement from banking institutions	6,470	56,102	7,516	2.0 INSIDER LOANS AND ADVANCES				
b) Available for sale		-	-	-	2.3 Other interest expenses	224	1,172	254	(a) Directors, Shareholders and Associates	1,148,928	704,477	929,760	
a. Kenya Government Securities		-	-	-	2.4 Total interest expenses	132,475	584,213	173,459	(b) Employees	311,109	366,424	273,175	
b. Other Securities		-	-	-	3.0 NET INTEREST INCOME/(LOSS)	196,379	861,144	207,772	(c) Total Insider Loans and Advances and other facilities	1,460,037	1,070,901	1,202,935	
6 Deposits and balances due from local banking institutions		469,914	50,843	79,460	4.0 NON-INTEREST INCOME				3.0 OFF-BALANCE SHEET ITEMS				
7 Deposits and balances due from banking institutions abroad		81,056	22,781	30,612	4.1 Fees and commissions on loans and advances	21,230	87,021	18,477	(a) Letters of credit, guarantees, acceptances	393,582	347,549	384,892	
8 Tax recoverable		-	-	-	4.2 Other fees and commissions	24,416	100,656	21,028	(b) Forwards, Swaps and options	-	45,840	101,550	
9 Loans and advances to customers (net)		6,399,838	6,804,914	6,841,271	4.3 Foreign exchange trading income	254	35,935	12,294	(c) Other contingent liabilities	-	-	-	
10 Balances due from banking institutions in the group		-	-	-	4.4 Dividend Income	-	-	-	(d) Total Contingent Liabilities	393,582	393,389	486,442	
11 Investments in associates		-	-	-	4.5 Other income	1,806	1,841	-	4.0 CAPITAL STRENGTH				
12 Investments in subsidiary companies		-	-	-	4.6 Total non-interest income	47,707	225,453	51,799	(a) Core capital	1,835,392	1,927,938	1,951,963	
13 Investments in joint ventures		-	-	-	5.0 TOTAL OPERATING INCOME	244,086	1,086,597	259,571	(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	
14 Investment properties		-	-	-	6.0 OTHER OPERATING EXPENSES				(c) Excess/(Deficiency) (a-b)	835,392	927,938	951,963	
15 Property and equipment		131,836	122,790	144,706	6.1 Loan loss provision	27,125	76,500	21,758	(d) Supplemental Capital	100,574	104,851	104,851	
16 Prepaid lease rentals		-	-	-	6.2 Staff costs	94,882	368,247	100,052	(e) Total Capital (a+d)	1,935,966	2,032,789	2,056,814	
17 Intangible assets		33,513	109,213	95,806	6.3 Directors' emoluments	4,546	22,019	4,646	(f) Total risk weighted assets	8,874,171	9,473,232	9,568,861	
18 Deferred tax asset		36,379	61,195	36,379	6.4 Rental charges	15,078	62,164	15,574	(g) Core Capital/ Total deposits Liabilities	23.1%	25.4%	25.2%	
19 Retirement benefit asset		-	-	-	6.5 Depreciation charge on property and equipment	10,344	60,450	17,189	(h) Minimum statutory Ratio	8.0%	8.0%	8.0%	
20 Other assets		94,832	224,524	270,100	6.6 Amortisation charges	4,216	9,363	4,216	(i) Excess/(Deficiency) (g-h)	15.1%	17.4%	17.2%	
21 TOTAL ASSETS		10,300,961	10,533,322	10,507,615	6.7 Other operating expenses	45,487	236,232	48,086	(j) Core Capital / total risk weighted assets	20.7%	20.4%	20.4%	
B LIABILITIES					6.8 Total operating expenses	201,679	834,975	211,521	(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	
22 Balances due to Central Bank of Kenya		-	299,283	-	7.0 Profit before tax and exceptional items	42,407	251,622	48,050	(l) Excess (Deficiency) (j-k)	12.8%	9.9%	9.9%	
23 Customer deposits		7,945,495	7,593,180	7,755,586	8.0 Exceptional items	-	-	-	(m) Total Capital/total risk weighted assets	21.8%	21.5%	21.5%	
24 Deposits and balances due to local banking institutions		112,597	192,621	300,676	9.0 Profit after exceptional items	42,407	251,622	48,050	(n) Minimum statutory Ratio	14.5%	14.5%	14.5%	
25 Deposits and balances due to foreign banking institutions		-	-	-	10.0 Current tax	12,722	108,409	14,415	(o) Excess (Deficiency) (m-n)	7.3%	7.0%	7.0%	
26 Other money market deposits		-	-	-	11.0 Deferred tax	-	(24,816)	-	14 LIQUIDITY				
27 Borrowed funds		-	-	-	12.0 Profit after tax and exceptional items	29,685	168,030	33,635	14.1 (a) Liquidity Ratio	40.6%	33.9%	34.7%	
28 Balances due to group companies		-	-	-	13.0 Other Comprehensive Income	-	-	-	(b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	
29 Tax payable		12,992	-	26,809	13.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	(c) Excess (a-b)	20.6%	13.9%	14.7%	
30 Dividends payable		1,181	1,353	-	13.2 Fair value changes in available for sale financial assets	-	-	-	These Financial statements are extracts from the books of the Institution. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institutions website: www.tnbl.co.ke				
31 Deferred tax liability		-	-	-	13.3 Revaluation surplus on Property, plant and equipment	-	-	-	They may also be accessed at the Institution's Head Office located at Transnational Plaza, City Hall Way.				
32 Retirement benefit liability		-	-	-	13.4 Share of other comprehensive income of associates	-	-	-	Signed:	SAMMY LANG'AT	HENRY KIPLANGAT		
33 Other liabilities		271,527	414,096	343,705	13.5 Income tax relating to components of other comprehensive income	-	-	-	CHIEF EXECUTIVE OFFICER		CHAIRMAN		
34 TOTAL LIABILITIES		8,343,792	8,500,533	8,426,776	14.0 Other Comprehensive Income for the year net of tax	-	-	-					
C SHAREHOLDERS' FUNDS					15.0 Total comprehensive income for the year	29,685	168,030	33,635					
35 Paid up /Assigned capital		1,000,000	1,000,000	1,000,000	16.0 EARNINGS PER SHARE- BASIC & DILUTED	0.15	0.84	0.17					
36 Share premium		42,237	42,236	42,236	9 DIVIDEND PER SHARE -DECLARED								
37 Revaluation reserves		-	-	-									
38 Retained earnings/Accumulated losses		814,358	885,702	933,752									
39 Statutory loan reserves		100,574	104,851	104,851									
40 Other Reserves		-	-	-									
41 Proposed dividends		-	-	-									
42 Capital grants		-	-	-									
43 TOTAL SHAREHOLDERS' FUNDS		1,957,169	2,032,789	2,080,839									
44 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS		10,300,961	10,533,322	10,507,615									

Signed: **SAMMY LANG'AT** **HENRY KIPLANGAT**
CHIEF EXECUTIVE OFFICER **CHAIRMAN**